

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: § Case No. 07-09788
KEVINS, KAREN §
§
Debtors §
§

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that THOMAS E. SPRINGER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	§	5,682.17
<i>and approved disbursements of</i>	§	3.26
<i>leaving a balance of</i>	§	5,678.91

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	§ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: THOMAS E. SPRINGER,</i>		
<u>TRUSTEE</u>	\$ 1,318.22	\$ 0.00
<i>Attorney for trustee: Thomas E. Springer</i>	\$ 1,786.50	\$ 0.00
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 86,322.77 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Wells Fargo Bank, N.A.</u>	\$ 3,077.49	\$ 91.77
<u>000002</u>	<u>Wells Fargo Bank, N.A.</u>	\$ 3,156.93	\$ 94.14
<u>000003</u>	<u>Chase Bank USA</u>	\$ 4,971.17	\$ 148.24
<u>000004</u>	<u>Chevron Credit Bank NA</u>	\$ 282.25	\$ 8.42
	<i>American Express Centurion</i>		
<u>000007</u>	<u>Bank</u>	\$ 38,083.99	\$ 1,135.68
	<i>FIA Card Services NA/Bank of</i>		
<u>000008</u>	<u>America NA USA</u>	\$ 1,058.56	\$ 31.57
<u>000009</u>	<u>FDS Bank/Macy's</u>	\$ 1,212.87	\$ 36.17
	<i>eCAST Settlement Corp.</i>		
<u>000010</u>	<u>assignee of HSBC</u>	\$ 504.79	\$ 15.05
	<i>LVNV Funding..as assignee of</i>		
<u>000011</u>	<u>Wash.Mut</u>	\$ 7,370.09	\$ 219.78
	<i>eCAST Settlement</i>		
<u>000012</u>	<u>Corp.assignee of HSBC</u>	\$ 696.03	\$ 20.76
	<i>eCAST Settlement</i>		
<u>000013</u>	<u>Corp.assignee of HSBC</u>	\$ 3,119.85	\$ 93.04
	<i>Household Finance</i>		
<u>000014</u>	<u>Corporation</u>	\$ 21,811.36	\$ 650.43
<u>000015</u>	<u>Capital Recovery One</u>	\$ 977.39	\$ 29.14
<u>000016</u>	<u>Nordstrom FSB</u>	\$ 0.00	\$ 0.00

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00 .

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

CLERK OF THE U.S. BANKRUPTCY COURT
219 S. DEARBORN STREET
CHICAGO, IL 60604
Attn: Fiscal Department

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 10/15/2009 in Courtroom 140 ,

United States Courthouse
Old Kane County Courthouse
100 S. Third Street, Geneva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 09/04/2009 By:/s/THOMAS E. SPRINGER, TRUSTEE
Trustee

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road, Suite 330, Wheaton, IL 60187

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 07-09788User: ahamilton
Form ID: pdf006Page 1 of 2
Total Noticed: 34

Date Rcvd: Sep 30, 2009

The following entities were noticed by first class mail on Oct 02, 2009.

db +Karen Kevins, 36 W 590 Shady Lane, West Dundee, IL 60118-9347
 aty +Julia Jensen Smolka, Dimonte & Lizak, LLC, 216 West Higgins Road, Park Ridge, IL 60068-5706
 tr +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road, Suite 330, Wheaton, IL 60187-4547
 11395177 AT & T Universal, P.O. Box 44167, Jacksonville, FL 32231-4167
 11603936 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11395175 +American Express Centurion bank, Po Box 3001, Malvern, PA 19355-0701
 11395176 Aspire Visa, P.O. Box 105555, Atlanta, GA 30348-5555
 11395179 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 11395180 Chase, PO Box 15298, Wilmington, DE 19850-5298
 11395181 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 11588667 Chase Bank USA, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978
 11395183 +Cifinancial, Inc., 605 Munn Road, Fort Mill, SC 29715-8421
 11623408 +FDS Bank/Macy s, c/o Tsys Debt Mgmt, PO Box 137, Columbus, GA 31902-0137
 11395178 +FIA Card Services NA/Bank of America NA USA, MBNA America Bank N A, ATTN Mr. BK,
 1000 Samoset Dr DES 023-03-03, Newark DE 19713-6000
 11395184 +HFC, PO Box 60175, City Of Industry, CA 91716-0175
 11395186 HSBC Card Services, PO Box 21055, Tulsa, OK 74121-1055
 11395185 HSBC Card Services, PO Box 81622, Salinas, CA 93912-1622
 11746772 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 11395187 +Karl Kirschenman, 36 W 590 Shady lane, West Dundee, IL 60118-9347
 11395188 Macys, P.O. Box 6938, The Lakes, NV 88901-6938
 11395189 Mervyns, GE Money Bank, Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076
 11395191 Washington Mutual, PO Box 660433, Dallas, TX 75266-0433
 11577674 +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210,
 Des Moines, IA 50306-9210
 11395192 Wells Fargo MC, P.O. Box 10347, Des Moines, IA 50306-0347
 11395193 Wells Fargo Visa, P.O. Box 10347, Des Moines, IA 50306-0347
 11638442 eCAST Settlement Corporation assignee of, HSBC Bank NA/Direct Merchants, Credit Card Bank NA,
 POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Sep 30, 2009.

12601609 +E-mail/PDF: rmscedi@recoverycorp.com Oct 01 2009 03:18:28 Capital Recovery One,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 11395182 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2009 03:18:28 Chevron Credit Bank NA,
 2001 Diamond Blvd, Po Box 5010 Sec 230, Concord, CA 94524-0010
 11689701 E-mail/Text: resurgentbknotifications@resurgent.com
 LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 11395190 E-mail/Text: bnc@nordstrom.com Nordstrom, P.O. Box 6566,
 Englewood, CO 80155-6566
 11865750 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, P.O. Box 6566,
 Engelwood, CO 80155-6566
 11593067 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, PO Box 6566,
 Englewood, CO 80155-6566
 12601610 E-mail/PDF: rmscedi@recoverycorp.com Oct 01 2009 03:18:28
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 11865014 +E-mail/PDF: rmscedi@recoverycorp.com Oct 01 2009 03:18:28
 Recovery Management Systems Corporation, For GE Money Bank, dba MERVYN'S,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Thomas E. Springer
 aty* +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
 Suite 330, Wheaton, IL 60187-4547
 aty* +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
 Suite 330, Wheaton, IL 60187-4547
 11595352* Chase Bank USA, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978
 TOTALS: 1, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 07-09788

User: ahamilton
Form ID: pdf006

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Total Noticed: 34

Date Rcvd: Sep 30, 2009

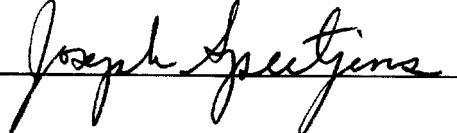
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.